

EXHIBIT 2 HUH

DATE 1-16-09

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### Montana Dental Association

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January 16, 2009

Constituent: AMERICAN DENTAL ASSOCIATION

# 2008-2009 Officers

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#### **Executive Director**

Mary K. McCue, J.D.

TO: Members, House Human Services Committee

FR: Dr. James L. Aichlmayr, President

Re: HB 96 — Providing Incentives for Dentists

The members of the Montana Dental Association support HB 96. It creates a loan repayment program for dentists, to encourage them to practice in underserved areas of the state. It is modeled after the successful physician student loan repayment program, the Montana Rural Physicians Incentive Program (MR PIP).

The bill creates a special revenue account funded in part from a surcharge on dental students who receive state support for dental school in the WICHE and other state programs. The bill allows the Board of Regents to assess a fee up to 16% of the annual support amount received by the dental student.

The funds in the account could then be used to repay student loans for dentists who practice in underserved areas or who serve underserved populations. The Board of Regents would adopt rules to identify these underserved areas or populations.

Dentists who have paid into the fund during dental school would be given a preference over other applicants.

The maximum amount of loan repayment a dentist could receive is \$100,000, paid over a 5-year period.

This loan repayment program would be paid by a surcharge on dental students and general fund appropriation of \$150,000 for the 2011 biennium. There are currently 12 dental school slots per year that are subsidized by the state of Montana. In fiscal year 2011, the dental student loan repayment program would generate \$43,584 per year from student fees.

HB 96 would serve as an effective means to attract more dentists to practice in Montana and address the dental service access problems in rural and underseved Montana communities.

The mission of the Montana Dental Association is to represent the interests of the members of the dental profession and to promote the art and science of dentistry, so as to improve the health of Montanans.

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## Montana's shortage of dentists —

- There are approximately 520 actively practicing dentists in Montana. With a population of 967,440, that is one dentist for 1,860 persons. The national average is one dentist for about 1,500 persons.
- In recent years there has been a decline in the number of dentists in rural parts of the state. In eastern Montana there is one dentist for about 2,900 persons. In Havre and the surrounding area there is one dentist for more than 3,200 persons.
- More than one-fourth of MDA's actively practicing dentists are 60 years old or older. (127 of 476 dentists; 90% of Montana's dentists belong to MDA)
- Montana does not have its own dental school. As the state's population has grown, the number of dentists has not increased proportionately. Montana has depended largely upon dentists from other states to meet its workforce needs. About half the dentists who practice in Montana were not raised here.
- Other factors that predict a shortage of dentists in Montana include a lack of water fluoridation and the presence of groups at high risk for dental disease, including low income persons and minorities, especially Native Americans.



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January 16, 2009

Marias Healthcare Services is a frontier Federally Qualified Health Center Look A Like. MHSI is a Medically Underserved Area, Medical Underserved Professionals, Health Professional Shortage Area and a National Health Service Corp site. MHSI provides access to care for over 22,000 patients each year in rural communities. The continued decline in enrollment in medical schools is jeopardizing the ability to recruit and retain good physicians.

It is <u>vital and extremely important</u> that the Montana Legislature understand the number of lives that will be impacted. Montana needs to take a strong stance in securing and stabilizing the healthcare delivery system. Montana is known for delivering quality and affordable healthcare. The healthcare system is primary care, dentistry, and optometry. Each of these areas impact the health of a patient.

We have been recruiting for dentistry for the last 3 years. Why would you come to rural Montana when you can have arts, culture, mountains, and large benefits out of state? Loan repayment has been a successful component for the primary care system and allows Montana facilities to leverage and win the providers. This same courtesy needs extended to dentistry. The current situation is that money talks. If you can't pay you don't get treated. Dentists have the ability to not enroll in insurance programs and very, very few accept Medicaid. We are seeing a increasing climb in our clinic and emergency room for low income patients that cannot stand the pain any longer. Our providers have extreme difficulty finding a dentist willing to accept Medicaid or get a patient treated in a timely manner. As an example we have a Respiratory Therapist that had such extreme tooth pain and was not able to get into a dentist office for 3 weeks he asked his friend to pull it out with a pliers to resolve the pain. Low income patients have even less options. They have nowhere to go.

Marias Healthcare is eager to hire a dentist and have conducted a couple interviews. Each interview asks about loan repayment. Our primary clinic has the ability to add dentistry to our group and treat all patients regardless of income or insurance. Please be a part of the success in bring professionals to Montana!

I personally and professional plead that you <u>support and pass</u> House Bill 85 to develop the fund for loan repayment for dentistry. I would be willing to speak personally with anyone or invite you to tour our community and facilities first hand. Please don't hesitate to call or email me at 406-434-3110 or <a href="mailto:ibrownell@mmcmt.org">ibrownell@mmcmt.org</a>.

Sincerely

Jamie Brownell, CEO

Brownell.



320 East 2nd Libby, MT 59923 Phone (406) 293-3755 Fax (406) 293-6622

January 14, 2009

House Human Services Committee Representative Arlene Becker

Dear Ms. Becker,

I am writing this letter in support of House Bill 96 and I encourage you, and the members of your committee, to seriously consider the direct impact this legislation would have on all Montana communities.

As many of you know the majority of Montana communities, especially the most rural ones, have a huge access dilemma when it comes to oral health service. This problem will not be resolved until we as a state are able to attract additional dental professionals who are willing to provide services to these underserved populations. I personally, as the Executive Director of the Lincoln County Community Health Center (LCCHC) in Libby, have been in the recruitment phase for dental professionals, dentists or hygienists, 5 of the past 6 years of operation.

I feel that this bill touches on two main components of recruitment; student rotations and loan repayment for service within an underserved community. Through this bill I believe Montana will gain a much needed advantage in dental professional recruitment, and will give our state access to individuals who may not have chosen a rural practice site.

I have seen firsthand how positive student rotations develop a lasting impression on students, and how many of them are lured back to our wonderful state upon graduation when they may not have considered it prior to their rotation. Because many other states and institutions have also recognized the importance of student rotations they have become very competitive in the placement process of students. Currently, with the absence of financial resources to assist with housing and meals, training sites in Montana are at a distinct disadvantage when placements are being considered. Students are much less likely to choose a site that will have living "costs", as opposed to the sites that have resources available to cover some of these out of pocket expenses.

The second component of this legislation, loan repayment, is just as imperative to recruitment as student rotations. The debt load that many of these professional face as they exit school is overwhelming and has forced them to focus their interests in more urban areas just due to patient volume and sheer financial return. Having the ability to provide a significant level of loan repayment, as outlined in this legislation, is a huge incentive when students are making employment decisions.

A prime example of this rotation and loan repayment model is shown in LCCHC's success this past year in retaining two dentists. Both dentists had participated in a health center student rotation within Montana, as well as many other rotations in more urban settings; however they both made their final decision to practice in Libby. I cannot speak for them individually; however their student rotations and the ability to qualify, although not guaranteed, for Nationa Health Service Corp Loan Repayment certainly contributed to their final decision. This example is not an exclusive case, and is very typical of the successes I have had with physician recruitment and the resources available through the Mr. PIP program.

In conclusion, I truly urge you to put forth this bill, and I'm positive that with the increased ability to provide an incentive to practice in our state would attract new dentists and would undoubtedly be beneficial to the oral health of all Montanans.

Sincerely,

Maria A. Clemons, CPA

**Executive Director**